

United States Bankruptcy Court
Northern District of Ohio

In re:
Gary D. Osborne
Sandra L. Osborne
Debtors

Case No. 17-13169-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Sep 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2017.

db/db +Gary D. Osborne, Sandra L. Osborne, 6275 Rosebelle Avenue,
North Ridgeville, OH 44039-1535
24897613 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Best Buy, P.O. Box 183195, Columbus, OH 43218-3195)
24897615 +Citizens Bank, P.O. Box 42010, Providence, RI 02940-2010
24897617 +First Credit, P.O. Box 630838, Cincinnati, OH 45263-0838
24897618 First Merit Bank, III Cascade Plaza, Akron, OH 44308
24897627 +Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
24897628 St John Medical Center, P.O. Box 932748, Cleveland, OH 44193-0015
24897633 +University Hospital, 11100 Euclid Avenue, Cleveland, OH 44106-5000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustregion09.cl.ecf@usdoj.gov Sep 14 2017 22:30:39 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
24897612 +E-mail/Text: bankruptcynotices@amazon.com Sep 14 2017 22:33:53 Amazon.com, P.O. Box 81226,
Seattle, WA 98108-1300
24897614 EDI: CAPITALONE.COM Sep 14 2017 22:03:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
24897616 +EDI: CAPIO.COM Sep 14 2017 22:03:00 Cleveland Clinic, P.O. Box 89410,
Cleveland, OH 44101-6410
24897619 +EDI: RMSC.COM Sep 14 2017 22:03:00 HH Gregg, P.O. Box 965036, Orlando, FL 32896-5036
24897620 EDI: CITICORP.COM Sep 14 2017 22:03:00 Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
24897621 +EDI: RMSC.COM Sep 14 2017 22:03:00 Home Design, P.O. Box 965036, Orlando, FL 32896-5036
24897622 +E-mail/Text: bankruptcy@huntington.com Sep 14 2017 22:32:00 Huntington National Bank,
Headquarters Office, 17 South High Street, Columbus, OH 43215-3413
24897623 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Sep 14 2017 22:32:50 Key Bank,
4910 Tiedeman Road, Cleveland, OH 44144-2338
24897624 +EDI: TSYS2.COM Sep 14 2017 22:03:00 Macys, P.O. Box 8218, Mason, OH 45040-8218
24900815 +EDI: PRA.COM Sep 14 2017 22:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
24897626 EDI: RMSC.COM Sep 14 2017 22:03:00 Pay Pal, P.O. Box 960080, Orlando, FL 32896-0080
24897631 EDI: TFSR.COM Sep 14 2017 22:03:00 Toyota Motor Credit Corp., 5005 North River Blvd, NE,
Cedar Rapids, IA 52411
24897630 EDI: TFSR.COM Sep 14 2017 22:03:00 Toyota Financial Services, P.O. Box 4102,
Carol Stream, IL 60197-4102
24897632 +EDI: RMSC.COM Sep 14 2017 22:03:00 Toys R Us, P.O. Box 965001, Orlando, FL 32896-5001
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr US Bank NATIONAL ASSOCIATION
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
24897625 ##+Ocwen Loan Servicing, P.O. Box 6440, Carol Stream, IL 60197-6440
24897629 ##+Sunoco, P.O. Box 321, Essington, PA 19029-0321

TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

LeAnn E. Covey on behalf of Creditor US Bank NATIONAL ASSOCIATION bknotice@johndclunk.com
Virgil E. Brown, Jr. virgil@vebtrustee.com, vbrownjr@ecf.epiqsystems.com
Virgil E. Brown, Jr. on behalf of Trustee Virgil E. Brown, Jr. virgil@vebtrustee.com,
vbrownjr@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Sandra L. Osborne docket@ohbksource.com,
debra@ohbksource.com
William J. Balena on behalf of Debtor Gary D. Osborne docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Gary D. Osborne**
First Name Middle Name Last Name

Debtor 2 **Sandra L. Osborne**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8746**

EIN --_-----

Social Security number or ITIN **xxx-xx-8781**

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **17-13169-jps****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary D. Osborne

Sandra L. Osborne
aka Sandra Hirz9/13/17**By the court:** JESSICA E. PRICE SMITH
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.